

District of Columbia Police Officers' and Firefighters' Retirement Plan



Summary Plan Description 2002



This booklet is a summary of your retirement plan. The full text of the plan is contained in Title 5 of the Official Code of the District of Columbia. The Treasury Department has also issued regulations pertaining to this plan in the Code of Federal Regulations (C.F.R.) at 31 C.F.R. Part 29. If there is any conflict between the information in this summary and the D.C. Code or Federal Regulations, the D.C. Code and the Federal Regulations will always govern. This booklet replaces all previously provided summaries of your plan benefits.

Who Is Responsible for the Police Officers' and Firefighters' Retirement Plan?

Under Title XI of the Balanced Budget Act of 1997, Pub. L. 105-33 as amended, the Treasury Department and the District of Columbia share responsibility for the Police Officers' and Firefighters' Retirement Plan. The Treasury Department is responsible for providing retirement benefits based on service performed as a police officer or firefighter on or before June 30, 1997. The District of Columbia Government is responsible for providing retirement benefits based on service performed as a police officer or firefighter after June 30, 1997.

Collective Bargaining Agreements

Collective bargaining agreements may affect your retirement benefit. Contact your collective bargaining unit for more information.

The District of Columbia Retirement Board

Your retirement plan has a Retirement Board of Trustees, made up of 12 members. This Board is an independent agency that manages and controls the funds for benefits earned after June 30, 1997.

The Board of Trustees as of July 1, 2002

Mary A. Collins , Chairman of the Board and Elected Active Teacher	Darrick O. Ross , Elected Active Police Officer
Barbara Davis Blum , Mayoral Appointee	William H. Simons , Mayoral Appointee
Shireen Dodson , Council Appointee	George R. Suter , Elected Retired Police Officer
Vacant , Council Appointee	Lenda P. Washington , Council Appointee
Brian K. Lee , Elected Active Firefighter and Designated Agent for Service of Process	Joan Parrott-Fonseca , Mayoral Appointee
Judith C. Marcus , Elected Retired Teacher	N. Anthony Calhoun , Ex Officio Representative, non-voting
Michael J. McNally , Elected Retired Firefighter	

For more information about how the Police Officers' and Firefighters' Retirement Plan is administered, please see "Administrative Information" on page 52.

About This Booklet

This summary plan description contains important information about the Police Officers' and Firefighters' Retirement Plan, such as how the plan works, how you become eligible for a retirement benefit and how to calculate your benefit. If you have an earlier Summary Plan Description, please discard it.

A New Approach

This booklet has been designed to be easy to read and understand. Some features of this booklet include:

- “Fast Facts” on page 4, to provide you with a quick overview of your retirement plan;
- helpful information—such as phone numbers and definitions—in the margin;
- a chapter about “life events,” beginning on page 8, which describes how your benefits are affected by marriage, divorce, leaves of absence, disability and death;
- frequently asked questions, beginning on page 54, for answers to some of the most common questions about your retirement benefits;
- a list of phone numbers and addresses for important retirement plan contacts, on pages 58 and 59; and
- a glossary of terms, beginning on page 62, to help you understand plan terms.

You should keep this booklet in a safe place and share it with your family, because it also contains information about benefits for your survivors.

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Fast Facts About Your Retirement Plan

What is a "member" of the D.C. police force or fire department?

Member refers to
any officer or
member of the
Metropolitan Police
Force, or the Fire
Department of the
District of Columbia.

You are automatically a participant in the retirement plan when you begin working in **active duty*** as a **member** of the D.C. police force or fire department. (See page 5.)

If you meet certain age and service requirements, you'll be eligible to receive monthly payments from the retirement fund—a **retirement benefit**—when you retire from the D.C. police force or fire department.

In general, the amount of a regular retirement benefit is based on:

- your years as a member of the D.C. police force or fire department;
- your years of certain military and other purchased **creditable service**; and
- your **average base pay**. (See pages 20 and 30.)

To help pay for your retirement benefit, *you must contribute a portion of your salary*. Your contributions are automatically deducted from your paycheck. See page 5 for more information.

If you leave the police force or fire department before you are eligible to retire:

- if you have less than five years of **police/fire service**, you will get a refund of your contributions to the retirement fund;
- if you have at least five years of police/fire service, you can get a refund of the contributions you've made to the retirement fund; or
- you can choose to receive a retirement benefit when you turn 55. This is called a deferred retirement benefit. If you are older than 55 when you leave, you can take your retirement benefit on the day you leave. For more information, see pages 22 and 32.

Generally, *the mandatory retirement age is 60* for police officers and firefighters in the District of Columbia. See page 20 for more information.

The retirement plan offers a disability retirement benefit if you become **disabled** before you are eligible for a regular retirement benefit. The disability retirement benefit is subject to certain limitations including those on annual earnings. These limitations are explained in detail on pages 26 and 36.

* Bold words or phrases **underlined in brown** can be found in the Glossary of Terms, beginning on page 62.

Retirement Plan Participation

In general, you are a participant in the Police Officers' and Firefighters' Retirement Plan when you begin working as a member of the D.C. police force or fire department. Enrollment is automatic—you do not have to do anything to participate.

All participants are required to contribute a portion of their salary to the retirement fund to help pay for their retirement benefit.

Participation for Lateral Law Enforcement Officers

If you are appointed to the Metropolitan Police Force as a **lateral law enforcement officer**, enrollment in this plan is automatic. For information about your eligibility for a retirement benefit, see "If You Were Hired On or After November 10, 1996" on page 30. For information about earning creditable service, see page 16.

Elective Participation for EMS Personnel

If you transfer from the Emergency Medical Services (EMS) Department of the Fire and Emergency Medical Services Department to become a uniformed firefighter, you may be eligible to participate in the Police Officers' and Firefighters' Retirement Plan. To find out about enrolling in the plan, contact your personnel office.

Your Retirement Fund Contributions

You share in the cost of providing your retirement benefit with the Treasury Department and/or the D.C. Government. Each pay period, your contributions are deducted automatically from your paycheck. Based on the statutes:

- you contribute 7% of your **base pay** to the retirement fund if you were hired *before* November 10, 1996; **or**
- you contribute 8% of your base pay to the retirement fund if you were hired *on or after* November 10, 1996, or if you are a lateral law enforcement officer who has been appointed to the Metropolitan Police Force.

Are you eligible?

Certain employees, such as civilian employees of the D.C. police force and fire department, are not eligible to participate in the retirement plan. For information about your eligibility, contact your personnel office.

Life Events

Life Events

If you move

If you move to a new address after you retire, keep in touch! Write or fax the benefits administrator with your new address so you will continue to receive your retirement benefit, earnings statement and other important information.

Certain life events, such as marriage, divorce, leaving the police force or fire department, being rehired, disability, retirement or death may affect your retirement benefit, as explained in this section.

If You Marry

If you get married *while you are working* for the police force or fire department, you should contact your personnel office to update your records.

If you would like to name your new spouse as your **beneficiary**, your personnel office will provide you with a “change of beneficiary” form for you to fill out and sign.

Your spouse is entitled to an automatic survivor benefit (explained on pages 40-44) in the event of your death.

If you get married *after you retire*, you should contact the benefits administrator to update your records. Contact information for the benefits administrator and your personnel office is on page 58.

If You Divorce

If you divorce, contact the Retirement and Relief Board. The Board will send the required documentation to your personnel office. If you’d like to change your beneficiary, you should contact the benefits administrator.

Qualifying Domestic Relations Order (QDRO)

In some cases, if you divorce, the plan may have to pay benefits to your **former spouse**. This will depend on the terms of your divorce and what instructions are contained in an applicable QDRO issued after March 15, 1989. Your ex-spouse may be awarded all or a portion of your retirement benefit, a payment from your retirement benefit, or a survivor benefit (described on pages 40-44) if the plan receives a qualifying court order. To be acceptable, the QDRO must state:

- that your former spouse is entitled to a survivor benefit **or** that you must provide a survivor benefit for your former spouse;
- your former spouse’s share of your benefit as a fixed-dollar amount or a percentage or fraction of a retirement benefit; **and**
- whether your former spouse should receive payment directly from the Treasury Department (for benefits earned on or before June 30, 1997) or the District of Columbia (for benefits earned after June 30, 1997).

A QDRO can be accepted *after* you retire if it is based on the type of benefit payment you chose. For example, if you are married at the time you retire and you chose to receive a reduced retirement benefit in order to provide an additional survivor benefit—and then you get divorced—a QDRO to continue the survivor benefit for your former spouse is acceptable. However, if you did not elect the survivor benefit when you retired, the QDRO cannot require you to provide an additional survivor benefit for your ex-spouse.

If your former spouse is receiving benefit payments from this plan but remarries before reaching age 55, payments will stop. Your payments will be restored to the amount they would have been if there hadn't been a court order.

If the court order grants your former spouse full benefits, any beneficiary who may have otherwise received a benefit under the plan will not receive one.

If You Leave the Police Force or Fire Department

If you resign or leave the police force or fire department with **fewer than five years of police/fire service**, you will receive a **lump-sum payment** of the contributions you've made to the retirement fund. You will also receive any amount that you have deposited for creditable service contributions. Creditable service contributions are explained on pages 15 and 16.

If you resign or leave the police force or fire department (for reasons other than retirement) with **more than five years of police/fire service**, you may elect to receive either a deferred retirement benefit or a lump-sum payment of your contributions and service deposits. The deferred retirement benefit is explained on pages 22-23 and 32-33.

If you elect a lump-sum payment, you are not eligible to receive a retirement benefit *unless* you repay the entire amount that you were refunded plus interest before you reach age 55.

If you repay the money you were refunded (plus interest), you will be eligible for a deferred retirement benefit. You will receive your deferred retirement benefit when you reach age 55.

If You Are Rehired

If you leave the police force or fire department and you are later rehired, you may be able to keep the service that you earned before you had a "break" in service.

If you received a refund when you left, you must repay the amount that you were refunded (plus interest) to have your previous service in the retirement plan restored. You may repay the money as a lump-sum payment or over time in monthly installments. The maximum period to repay the refund is five years. Contact your personnel office to find out exactly how much you must repay to repurchase your prior service.

If you did not receive a refund when you left, credit for your prior service will be restored when you are rehired.

What is police/fire service?

Police/fire service is service for each full year and additional full months you worked for the Metropolitan Police Force or the D.C. Fire Department during which you contributed to the retirement fund. Police/fire service is used to determine when a person is eligible to retire, and is used, along with creditable service, to calculate benefits.

Rejoining the retirement plan

If you leave the D.C. police or fire department and you are later rehired before you become eligible to retire, you will automatically rejoin the plan the day you start work again.

If You Return to Other Work After Retirement

If you are receiving a retirement benefit from this plan (after November 17, 1979) and you begin working for the D.C. Government, the salary you receive will be reduced. This reduction will apply so that the total amount you receive (your retirement benefit plus your salary) equals the amount that your current salary would have been if you weren't receiving a retirement benefit at the same time.

FOR EXAMPLE:

Jonathan is receiving a retirement benefit from this plan of \$25,000 per year. His new job with the D.C. Government pays him \$65,000 per year. The salary from his job is reduced to \$40,000 so that the total amount of the income he receives (both from his salary and his retirement benefit) equals \$65,000.

Your salary will not be reduced when you return after retirement as a fully sworn temporary full-time or temporary part-time police officer, or as public school security personnel.

If You Become Disabled

You may be eligible to receive a disability retirement benefit if you become disabled before you become eligible for a regular retirement benefit.

If you become disabled in the line of duty, you will receive a retirement benefit regardless of how long you've worked for the police force or fire department.

If your disability is not work-related, you must have at least five years of police/fire service to qualify for a disability retirement benefit.

Disability retirement benefits are described on pages 24 and 34.

If You Retire

At least 60 days before the date you plan to retire, notify your department and file a claim for a retirement benefit with the Police and Firefighters' Retirement and Relief Board.

The Retirement and Relief Board will review your claim and send it to the benefits administrator for final processing. See page 46 for more information about applying for and receiving your retirement benefit.

If You Retire or Resign from the Police Force While Under Disciplinary Investigation

If you retire or resign from the police force during an ongoing disciplinary investigation or allegations of serious misconduct, you will be considered in “conditional retirement” until the disciplinary investigation is completed and factual findings are made.

While in conditional retirement, you will not be paid a retirement benefit or receive other accrued leave, while the disciplinary investigation is pending.

If the allegations of serious misconduct are not sustained or are unfounded, your rights to a retirement benefit and your accrued benefits will be restored and paid retroactive to the original retirement date.

If Allegations of Serious Misconduct are Sustained

If the allegations of serious misconduct are sustained, the disciplinary process will proceed as if you continued to be a member of the police force.

The Metropolitan Police Force will establish the level of discipline.

If suspension is the level of discipline that would have been applicable had you remained a member of the police force, a penalty between \$100 and \$5,000 will be assessed, depending upon the length of your suspension.

If termination would have been the applicable level of discipline, a penalty between \$1,000 and \$5,000 will be assessed at the discretion of the Chief of Police.

Payment of Penalties

If you are in conditional retirement, the penalties that are assessed against you will be treated as a debt owed to the District of Columbia Government and will be deducted from your retirement benefit or any other accrued benefits.

Appeal Process

If you are placed in conditional retirement, you may appeal any penalty imposed in an administrative proceeding before the District of Columbia Office of Employee Appeals.

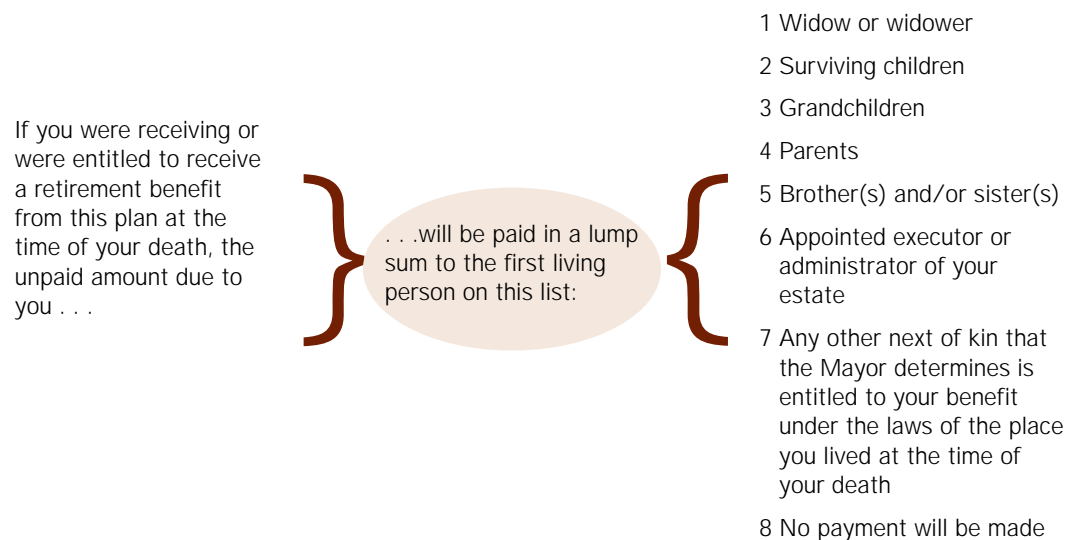
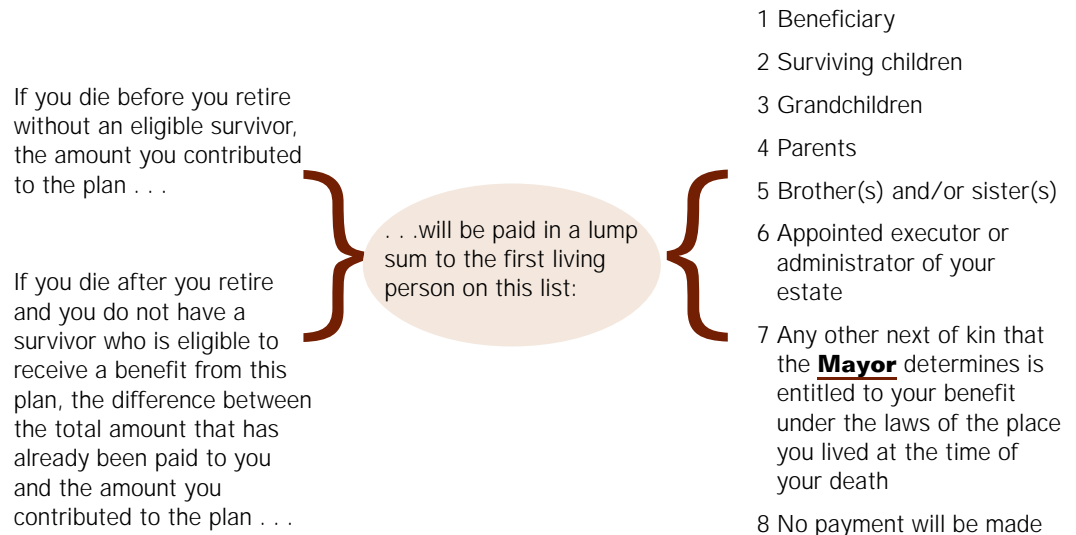
If You Die

If you die, your survivor must notify the Retirement and Relief Board to receive a survivor benefit. Then your survivor must complete and return all the forms the Board provides. In addition, your survivor must provide any required documents for proof of eligibility, such as a marriage license, if your survivor is your spouse, and your death certificate. Survivor benefits are described on pages 40-44.

If you die before you are eligible to retire and you do not have an eligible survivor, your beneficiary will receive a lump-sum payment of the contributions you made to the retirement fund. If you have not named a beneficiary, payment will be made in the order described in the chart shown on the next page.

Order of Precedence

The plan follows an “order of precedence” for payment of any outstanding benefit payments or contributions that were due to you at the time of your death if you do not have an eligible survivor.



If You Die in the Line of Duty

Effective December 29, 1993, if you are married and you die in the line of duty, your spouse is eligible for a lifetime survivor benefit of 100% of your salary, payable monthly for the rest of his or her life (unless he or she remarries before reaching age 60). See page 41 for more information.

In addition, your eligible survivor(s) may be eligible to receive a single lump-sum payment of \$50,000 from this plan. See page 41 for more information.

If Your Death Does Not Occur in the Line of Duty

If your death does not occur in the line of duty, the plan will automatically provide benefits to certain family members. The amount of the benefit will depend on your pay and how many family members survive you. See page 42 for more information.

Earning Your Retirement Benefit

Your Service

Your service is used to calculate the amount of your retirement benefit and to determine if and when you're eligible for a retirement benefit.

	Type of Service	How Service Is Counted
police/fire service	Your years of work in the D.C. police force or fire department.	Used in determining if <i>and when</i> you are eligible for a retirement benefit.
+		
creditable service	Your years of certain civilian, military, law enforcement, and emergency medical service.	Used with police/fire service to determine the <i>amount</i> of your retirement benefit. It cannot be used to determine if and when you're entitled to a retirement benefit.
=		
<u>total service</u>	Your combined years of police/fire and creditable service.	Used with average base pay to determine the amount of your retirement benefit.

Earning Police/Fire Service

You earn police/fire service for each full year and additional full months that you work for the D.C. police force or fire department.

Police/Fire Service May Also Include:

- **Your unused sick leave**, if you take a regular retirement. Your sick leave can add to your service time, which may increase the amount of your retirement benefit, but it cannot be used to determine your eligibility for a retirement benefit.
- **Your approved leave without pay**. You may choose to receive credit for police or fire service if you have taken approved leave without pay to serve as a full-time employee or officer of a labor organization that bargains with the D.C. Government on behalf of police officers or firefighters.

To receive credit for approved leave without pay, notify the Mayor's office within 60 days after starting the leave. You must make monthly deposits to the **District Retirement Fund** while you're on leave. Your deposits must be equal to what you would be contributing to the plan if you were receiving the base pay for your grade when you left on leave.

Earning Creditable Service

You may be able to receive credit for service for some periods when you did not work for the police or fire department. This is called "creditable service." Creditable service helps determine the *amount* of your retirement benefit. Examples of creditable service include:

- certain types of civilian service;
- certain types of law enforcement service;
- EMS department service; and
- **military service**.

Creditable Service

Civilian Service Credit

If you worked in the D.C. Government, or in the executive, judicial or legislative branches of the Federal Government, including work in government-owned corporations and Gallaudet University, you may receive credit for this service.

To receive credit for civilian service, you must:

- have had retirement deductions (other than for Social Security) taken from your pay during your service;
- have received a refund for all of your contributions, including interest you've earned (if any); and
- make a deposit in the District Retirement Fund. Your deposit must be for the entire refund amount, including any interest that has accrued during the period that starts on the first day of the first month following the end of your service, and ends on the last day of the month before the month in which you make your deposit. You may make your deposit as a lump sum or in installment payments within two years.

Military Service Credit

You may be able to receive credit for your military service. Eligible military service is:

- service with the U.S. Armed Forces while you were employed by the police force or the fire department; and
- service in the Army, Navy, Air Force, Marine Corps, or Coast Guard, but does not include the National Guard unless you were ordered to active duty in the service of the United States.

Receiving Credit for Military Service

You do not have to make contributions to the District Retirement Fund to receive credit for your military service. However, you will not receive credit for any service if you are receiving a military pension unless it is for a disability that you incurred during combat or certain other activities in the line of military duty.

If you are entitled to Social Security benefits, your military service after December 1956 will **not** be used to determine the total period of service for calculating your retirement benefit. This does not include military service covered by military leave with pay from a civilian government position.

If you are not entitled to Social Security benefits when you retire, but you will be later when you reach the Social Security normal retirement age (age 65 or greater, depending on your birth date) your retirement benefit will be recalculated and your military service will be excluded from the calculation. Your recalculated benefit will be effective on the first day of the month that you reach the Social Security normal retirement age.

If you leave your position with the police force or fire department during war or a national emergency to enter the military, you will keep your employee status as a police officer or firefighter. You will not be considered a "separated" employee unless you:

- apply for a refund of your retirement fund contributions; or
- remain in the military for more than five years.

Military Leave

Even if you take leave while you are serving in the military, you may be able to receive credit for that time. However, your credit will be reduced by the amount of any other leaves of absence without pay that exceed six months total in any calendar year.

Service Credit for Lateral Law Enforcement Officers

If you are a lateral law enforcement officer and you have prior law enforcement service, your service may be credited to determine your length of service for a retirement benefit—which may increase the amount of your benefit. You are only eligible to receive credit if you make the appropriate contributions (service purchase) to the retirement fund. You'll be notified about the amount to contribute.

The required contribution amount for lateral law enforcement officers is an amount that is equal to the dollar increase in the "present value" of future benefits that result from crediting prior service. The calculation of the present value of future benefits is based on actuarial assumptions.

If you purchased prior service credit and you separate from District law enforcement duty for reasons other than retirement, you will receive a refund of that purchase amount, including interest. If you are later reinstated, you must redeposit the entire amount, plus interest, to receive credit for your prior service.

Service Credit for Transferred Fire and EMS Department Personnel

You may elect to participate in the retirement plan if you were transferred from Fire and Emergency Medical Services (EMS) to become a uniformed firefighter. You may be eligible to receive credit for prior years of service within the District of Columbia Fire and Emergency Medical Services Department.

To receive credit, you must purchase service by making contributions to the retirement fund. You'll be notified about the amount to contribute. The prior service purchase amount is equal to the dollar increase in the "present value" of future benefits that result from crediting the prior service. The calculation of the present value of future benefits is based on actuarial assumptions.

If you leave employment with the District of Columbia for reasons other than retirement, you will receive a refund of the contributions you made. If you are later reinstated, you must redeposit the amount you were refunded, plus interest, in order to receive credit for your prior service. You'll be notified about the amount to contribute.

Your Pay

Your pay is used in calculating the amount of your retirement benefit. To understand how to calculate your retirement benefit, you need to understand the difference between your base pay, your average base pay and your **final salary**. The differences are explained in the chart below.

Base Pay	Average Base Pay	Final Salary
Your base pay is your regular salary, including any differential for special occupational assignment, but not including overtime, holiday or military pay.	<p>For members hired before February 15, 1980, average base pay is the average of your highest base pay during 12 consecutive months as a D.C. police officer or firefighter. If you were earning at different rates of pay during those 12 months, each rate will be calculated based on the length of the time it was in effect. See the example on page 20.</p> <p>For members hired on or after February 15, 1980, average base pay is the average of your highest base pay as a D.C. police officer or firefighter for 36 consecutive months.</p>	Your final salary is the base pay you earned immediately before you retire.

Longevity Pay

If you are a member of the D.C. police force and you have completed at least 15 years of continuous service, you are entitled to receive an increase in pay while you are in active duty. This is called longevity pay. If you have 25 years of service, longevity pay may be included in calculating your average base pay for purposes of your retirement benefit.

Longevity Pay and Federal Retirement Benefits

If you have 25 years of *total service* (police/fire service plus creditable service), your longevity pay is included when calculating your average base pay for your benefit payments from the **Federal Retirement Fund**. Remember, benefits are paid from the Federal Retirement Fund for your employment through June 30, 1997.

Longevity Pay and District Retirement Benefits

Longevity pay is included when calculating your average base pay for your benefit payments from the **District Retirement Fund** if you have 25 years of continuous service in the *D.C. police force*. Creditable service is not considered for longevity pay for payments you receive from the District Retirement Fund (that is, payments for service starting July 1, 1997).

FOR EXAMPLE:

*Jack has five years of creditable military service before joining the D.C. police force, and 20 continuous years of D.C. police service. For the purposes of calculating his Federal benefits, he has 25 years of service. His longevity pay will be included in his average base pay for his **Federal benefit payments** because he has at least 15 years of continuous police service and 25 years of total service. However, Jack's longevity pay will not be included in his average base pay for his **District benefit payments**, because he doesn't have 25 years of D.C. police service.*

IMPORTANT: If you retired before August 29, 1972, you are ineligible for longevity pay in the calculation of Federal and District retirement benefit payments.

Tier 1 Retirement Benefits For Members Hired Before February 15, 1980

Regular Retirement Benefit

What is the mandatory retirement age?

Generally, the mandatory retirement age for police officers and firefighters is age 60. The Mayor may permit work beyond age 60 in certain circumstances.

This chapter applies only to Tier 1 members (hired by the D.C. police force or fire department **before** February 15, 1980).

Eligibility for a Regular Retirement Benefit

You're eligible for a regular retirement benefit at any age after you have worked for the D.C. police force or fire department for at least 20 years.

Calculating the Regular Retirement Benefit

The plan uses your **average base pay** and your years of **police/fire service** and **creditable service** to calculate the amount of your monthly retirement benefit.

Your Average Base Pay

Your average base pay is the average of your highest base pay during any **12 consecutive months** as a D.C. police officer or firefighter. If you were earning at different rates of pay during those months, each rate will be calculated based on the length of time it was in effect.

FOR EXAMPLE:

Gregg retired on January 1, 2002. His base pay was \$60,000 for the last six months of the year before he retired (July-December 2001) and \$55,000 for the first six months of the year (January-June 2001). These were his highest base salaries during a 12 consecutive month period. His base pay for the last six months of \$60,000 would be divided by 12 months ($\$60,000 \div 12 = \$5,000$), then multiplied by 6 months ($\$5,000 \times 6 = \$30,000$). His base pay for the first six months of \$55,000 would be divided by 12 months ($\$55,000 \div 12 = \$4,583$), then multiplied by 6 months ($\$4,583 \times 6 = \$27,498$). Add \$30,000 and \$27,498 together to determine his average base pay of \$57,498.

Formula for Calculating the Regular Retirement Benefit

1. Your average base pay _____
2. Your years of police/fire service _____
3. Your years of creditable service _____

Formula for Calculating the Regular Retirement Benefit				
2.5%	X	average base pay	X	police/fire service through your first 20 years
PLUS				
3%	X	average base pay	X	police/fire service after 20 years
PLUS				
2.5%	X	average base pay	X	years of creditable service
EQUALS				
your annual retirement benefit				

FOR EXAMPLE:

Joan was hired by the D.C. Fire Department in 1975. Joan had 25 years of service when she retired in 1995. That included 20 years of fire service and five years of creditable service. Her average base pay was \$50,000. Her regular retirement benefit is calculated as follows: $2.5\% \times \$50,000$ (her average base pay) $\times 20$ (her years of fire service) = \$25,000 + $2.5\% \times \$50,000$ (her average base pay) $\times 5$ (her years of creditable service) = \$6,250. Joan's annual retirement benefit is \$31,250.

Cap on the Regular Retirement Benefit

There is a limit on the amount you can receive as a retirement benefit unless you have unused sick leave. If your regular retirement is more than 80% of your final salary, your benefit will be recalculated to be 80% of your final salary.

However, unused sick leave can be added to your police/fire service. So, if your retirement benefit equals more than 80% of your final salary because of your unused sick leave, your benefit will not be recalculated.

Deferred Retirement Benefit

This chapter applies only to Tier 1 members (hired by the D.C. police force or fire department **before** February 15, 1980).

If you leave the police force or fire department before you are eligible to retire, you can keep your contributions in the retirement fund so that you can receive a retirement benefit at a later date. This is called a “deferred retirement benefit.” You must have at least five years of police/fire service to be eligible for a deferred retirement benefit.

You can receive your deferred retirement benefit when you turn 55 or on the first day of the month after you leave the D.C. police force or fire department, whichever is later.

Eligibility for a Deferred Retirement Benefit

You are eligible for a deferred retirement benefit if:

- you have worked for the D.C. police or fire department for at least five years;
- you have not retired under a regular or disability retirement;
- you left the D.C. police or fire department before you were eligible for a regular retirement benefit under this plan; and
- you did not choose to receive a refund of your retirement contributions when you left, or, if you did receive a refund, you paid it back (with interest) before you turned 55.

Calculating the Deferred Retirement Benefit

The formula for a deferred retirement benefit uses your average base pay, your years of D.C. police/fire service and your creditable service **at the time you leave the police force or fire department**.

There are two formulas used in calculating a deferred retirement benefit. One applies to members hired before September 29, 1977, the other applies to those hired on or after September 29, 1977.

If You Were Hired Before September 29, 1977

Formula for Calculating the Deferred Retirement Benefit If You Were Hired Before September 29, 1977				
2.5%	X	average base pay	X	each year of total service through your first 20 years
PLUS				
3%	X	average base pay	X	each year of total service after 20 years
EQUALS				
your annual retirement benefit maximum benefit—80% of your final salary (unless you have unused sick leave)				

If You Were Hired On or After September 29, 1977

Formula for Calculating the Deferred Retirement Benefit If You Were Hired On or After September 29, 1977				
2.5%	X	average base pay	X	each year of total service through your first 25 years
PLUS				
3%	X	average base pay	X	each year of total service after 25 years
EQUALS				
your annual retirement benefit maximum benefit—80% of your final salary (unless you have unused sick leave)				

FOR EXAMPLE:

When Renee left the police force, her average base pay was \$32,000 and she had 12 years of service. She was hired in 1979. At age 55, she'll be eligible for a deferred retirement benefit from this plan. $2.5\% \times \$32,000$ (her average base pay at the time she separated employment) $\times 12$ (years of service) = \$9,600. Renee's annual benefit from this plan is \$9,600.

Cap on the Deferred Retirement Benefit

The limit on a deferred retirement benefit is 80% of your average base pay. If your deferred retirement benefit works out to be more than 80% of your average base pay, your benefit will be recalculated to be 80% of your average base pay.

If you are not eligible for a deferred retirement benefit

If you leave the police force or the fire department with fewer than five years of service, you will not qualify for a deferred retirement benefit. However, you will receive a lump-sum refund of your retirement contributions.

Disability Retirement Benefit

This chapter applies only to Tier 1 members (hired by the D.C. police force or fire department **before** February 15, 1980).

If you become disabled and cannot work as a D.C. police officer or firefighter, you may be eligible for a disability retirement benefit from this plan. The type of disability retirement benefit you are eligible to receive depends on whether or not your disability is service-related.

Service-Related Disability Retirement Benefit

If you become disabled as a result of an illness or an injury incurred in the line of duty, or from an illness or injury originally suffered in the line of duty and later aggravated in the line of duty, you are eligible to receive a disability retirement benefit from this plan.

To be eligible for a service-related disability retirement benefit, you must be permanently unable to perform your duties because of a physical or mental disability. You will receive your benefit payment until the earliest of the following events occurs:

- you recover from your disability before reaching age 50;
- you earn a salary that is comparable (at least 80%) to the current salary for a person that holds the position you held (as a police officer or firefighter) at the time you retired; or
- you die.

For information about how to apply for a disability retirement benefit, see page 46.

Calculating the Service-Related Disability Retirement Benefit

A disability retirement benefit is calculated based on your average base pay and the years of total service you have earned at the time you retire. Your average base pay is the highest base pay you earned for 12 consecutive months as a D.C. police officer or firefighter. If you were earning at different rates of pay during those 12 months, each rate will be calculated based on the length of time it was in effect.

Formula for Calculating the Service-Related Disability Retirement Benefit

Formula for Calculating the Service-Related Disability Retirement Benefit						
2.5%	X	years of service	X	average base pay	=	annual retirement benefit
minimum benefit—66 2/3% of average base pay						
maximum benefit—70% of average base pay						

Benefit Minimums and Maximums

The minimum benefit is 66 2/3% of your average base pay. The maximum benefit for a service-related disability is 70% of your average base pay. You won't receive less than 66 2/3% of your average base pay, regardless of the calculation for your years of service and pay. If your calculation results in more than 70%, your benefit will be 70% of your average base pay.

Aggravation of Illness or Injury

You may retire and receive a disability retirement benefit based on the aggravation of an illness incurred in the line of duty if the illness was reported to the Police and Fire Clinic (PFC) within 30 days after it was first diagnosed.

If your injury occurred in the line of duty and was later aggravated in the line of duty, you must report it to the PFC within seven days after you incurred the injury or within seven days after you are physically able to report it. These reports must include medical proof of the condition.

You will receive the same benefits as you would if you had retired from an illness or injury that you sustained in the line of duty.

Non-Service-Related Disability Benefit

If you are disabled as a result of a non-service-related injury or illness before you are eligible to retire, you may qualify for a disability retirement benefit. To be eligible you must have:

- five or more years of police/fire service when your disability determination is made; and
- a physical or mental disability that prevents you from working with your department.

The Retirement and Relief Board makes the decision about whether or not you are eligible for a non-service-related disability retirement benefit. If the Retirement and Relief Board determines that you are eligible, you will receive a disability benefit starting when you retire and continuing until the earliest of the following events occurs:

- you recover from your disability before reaching age 50;
- you earn a salary comparable (at least 80%) to the current rate of salary for a person that holds the position you held (as a police officer or firefighter) at the time you retired; or
- you die.

Lump-Sum Refund

If you do not have five years of police/fire service when your disability determination is made, you will receive a lump-sum refund of the contributions you've made to the retirement fund when you leave the police force or fire department. See "If You Leave the Police Force or Fire Department" on page 9.

Contacting the PFC

To report an aggravation of an illness or injury to the PFC, call 202-269-7400.

What is “average base pay”?

For members hired before February 15, 1980, your average base pay is the highest annual salary you earned as a D.C. police officer or firefighter for 12 consecutive months. If you earned different rates of pay during that period, each rate is calculated based on how long it was in effect.

Calculating the Non-Service-Related Disability Retirement Benefit

Your disability retirement benefit is based on your average base pay and your total service at the time you become disabled. Benefits are calculated in the same way as a service-related disability benefit, but your average base pay and your years of total service are multiplied by 2% rather than 2.5%.

Formula for Calculating the Non-Service-Related Disability Retirement Benefit

Formula for Calculating the Non-Service-Related Disability Retirement Benefit					
2%	X	average base pay	X	years of total service	= annual retirement benefit
minimum benefit—40% of average base pay					
maximum benefit—70% of average base pay					

Benefit Minimums and Maximums

The minimum retirement benefit is 40% of your average base pay. The maximum benefit for a non-service-related disability retirement is 70% of your average base pay. You won't receive less than 40% of your average base pay, regardless of the calculation for your years of service and pay. If your calculation results in more than 70%, your benefit will be 70% of your average base pay.

Earnings Limit on Disabled Members Who Return to Work

You may work while you're receiving a disability retirement benefit. However, if in a calendar year you earn at least 80% of the current rate of pay for the position you held in the police force or fire department right before you retired, your disability benefit may be reduced or your payments may stop entirely.

The Mayor may require you to provide a notarized statement within a specified deadline about income you receive from wages and/or self-employment.

NOTE: Your benefit payments will stop until you submit the required information. If you knowingly submit false information, your right to a disability retirement benefit may be forfeited.

Your disability retirement benefit payments will stop 45 days after it has been determined that you are earning at least 80% of the current rate of pay for the position you held just before you retired.

However, your disability retirement benefit payments may start again if your earnings from wages or self-employment fall below the 80% limit for any full year after your disability retirement payments have stopped.

Recovery From Disability

If you recover from your disability before your 50th birthday, you may apply to be reinstated in the police force or fire department. You will be reinstated in an available position that's the same or nearest equivalent to the salary and grade you were at the time you separated. Your disability retirement benefit payments will stop at the earliest of the following:

- when you return to work in the department from which you were retired; or
- 45 days after the date of a medical examination that shows you've recovered from your disability.

Increases to Your Retirement Benefit

This chapter applies only to Tier 1 members (hired by the D.C. police force or fire department **before** February 15, 1980).

Your retirement benefit and the benefits paid to your survivor (if applicable) will be increased periodically. Here's how those increases are figured:

Equalization Pay

If you retired before February 15, 1980, your retirement benefit is increased by the same percentage in salary that you would have been entitled to if you were still working. This is called "equalization pay." The increase is effective the month after it is provided to active employees. Note that if you receive equalization pay, you will not receive a cost of living adjustment.

FOR EXAMPLE:

Joe retired as a detective sergeant, step 6 in 1978. In June 2003, active detective sergeants, step 6 get a 2.5% pay raise. Joe will get a 2.5% increase in his retirement benefit effective July 1, 2003, payable in August 2003.

If you retire on or after February 15, 1980 your retirement benefit is adjusted once a year to reflect cost of living adjustments (COLAs).

Survivor benefits also are increased yearly based on COLAs. Please see page 38 for more information.

**Tier 2 and 3 Retirement
Benefits For Members
Hired On or After
February 15, 1980**

Regular Retirement Benefit

This chapter applies to Tier 2 and 3 members (hired by the D.C. police force or fire department **on or after** February 15, 1980).

Eligibility for a Regular Retirement Benefit

Your eligibility for a regular retirement benefit depends on when you were hired:

If You Were Hired On or After February 15, 1980 but Before November 10, 1996 (Tier 2)

You may retire at any time after you turn age 50 as long as you have at least 25 years of police/fire service.

If You Were Hired On or After November 10, 1996 (Tier 3)

You may retire at any age if you have at least 25 years of police/fire service.

Tier 3 eligibility rules also apply to lateral law enforcement officers who are appointed to the Metropolitan Police Force.

Calculating the Regular Retirement Benefit

The plan uses your average base pay and your years of total service to determine the amount of your regular retirement benefit.

1. Your average base pay _____
2. Your years of total service _____

Your Average Base Pay

Your average base pay is the average of your highest base pay as a D.C. police officer or firefighter for **36 consecutive months**. If you were earning at different rates of pay during those months, each rate will be calculated based on the length of time it was in effect. For example:

Year	Annual Salary
1990	\$25,000
1991	\$25,500
1992	\$27,000
1993	\$27,500
1994	\$32,000
1995	\$33,000
1996	\$36,000
1997	\$36,000
1998	\$37,000
1999	\$38,000
2000	\$39,000
2001	\$40,000
Average Base Pay:	\$39,000

Highest earnings
← during 36
consecutive months.

FOR EXAMPLE:

Rick retired on January 1, 2002. He earned his highest salaries during his last three years of employment (which is typical for most members). His base pay for each of those 36 consecutive months is added together and divided by three to determine his average base pay.

An example of how to calculate a weighted average can be found in the example in the middle of page 20.

Your regular retirement benefit is calculated using different formulas for members who were hired before November 10, 1996 and after November 10, 1996, as shown in the charts below.

**If You Were Hired On or After February 15, 1980
but Before November 10, 1996 (Tier 2)**

Formula for Calculating the Tier 2 Regular Retirement Benefit				
2.5%	X	average base pay	X	police/fire service up to 25 years
PLUS				
3%	X	average base pay	X	police/fire service over 25 years
PLUS				
2.5%	X	average base pay	X	years of creditable service
EQUALS				
your annual retirement benefit maximum benefit—80% of your final salary				

If You Were Hired On or After November 10, 1996 (Tier 3)

Formula for Calculating the Tier 3 Regular Retirement Benefit				
2.5%	X	average base pay	X	years of total service
EQUALS				
your annual retirement benefit maximum benefit—80% of your final salary				

FOR EXAMPLE:

Nathan has 25 years of service and an average base pay of \$65,000 when he retires. To calculate his regular retirement benefit, multiply 2.5% (0.025) x \$65,000 x 25. Nathan's annual retirement benefit is \$40,625.

Deferred Retirement Benefit

This chapter applies to Tier 2 and 3 members (hired by the D.C. police force or fire department **on or after** February 15, 1980).

If you leave the police force or fire department before you are eligible to retire, you can keep your contributions in the retirement fund so that you can receive a retirement benefit at a later date. This is called a “deferred retirement benefit.” You must have at least five years of police/fire service to be eligible for a deferred retirement benefit.

You can receive your deferred retirement benefit when you turn 55 or on the first day of the month after you leave the D.C. police force or fire department, whichever is later.

Eligibility for a Deferred Retirement Benefit

You are eligible for a deferred retirement benefit if:

- you have worked for the D.C. police or fire department for at least five years;
- you have not retired under a regular or disability retirement;
- you left the D.C. police or fire department before you were eligible for a regular retirement benefit under this plan; and
- you did not choose to receive a refund of your retirement contributions when you left, or, if you did receive a refund, you paid it back before you turned 55.

Calculating the Deferred Retirement Benefit

The formula for calculating the deferred retirement benefit uses your average base pay and total service **at the time you leave the police force or fire department**.

The formula for a deferred retirement benefit is 2.5% of your average base pay for your first 25 years of service plus 3% of your average base pay for each year of service you have after the first 25, as shown in the chart below.

Formula for Calculating the Deferred Retirement Benefit

Formula for Calculating the Deferred Retirement Benefit				
2.5%	X	average base pay	X	each year of total service through your first 25 years
PLUS				
3%	X	average base pay	X	each year of total service after 25 years
EQUALS				
your annual retirement benefit maximum benefit—80% of your final salary (remember, sick leave is not permitted to increase this for a deferred retirement benefit)				

FOR EXAMPLE:

When Colleen left the police force, her average base pay was \$32,000 and she had 12 years of service. She was hired in 1985. At age 55, she'll be eligible for a deferred retirement benefit from this plan. $2.5\% \times \$32,000$ (her average base pay at the time she separated employment) $\times 12$ (years of service) = \$9,600. Colleen's annual benefit from this plan is \$9,600.

Cap on the Deferred Retirement Benefit

The limit on a deferred retirement benefit is 80% of your average base pay. If your deferred retirement benefit works out to be more than 80% of your average base pay, your benefit will be recalculated to be 80% of your average base pay.

Disability Retirement Benefit

This chapter applies to Tier 2 and 3 members (hired by the D.C. police force or fire department **on or after** February 15, 1980).

If you become disabled, you may be eligible for a disability retirement benefit. The calculation of your retirement benefit will depend on whether your disability is service-related or non-service-related.

Service-Related Disability Retirement Benefit

To be eligible for a service-related disability retirement benefit, you must be permanently unable to perform your duties because of a physical or mental disability that happened in the line of duty, or from an illness or injury aggravated in the line of duty that was originally incurred in the line of duty.

Your disability benefit payments will continue until the earliest of the following events occurs:

- you recover from your disability before reaching age 50;
- you earn a salary comparable to the current rate of salary for a person that holds the position you held (as a police officer or firefighter) at the time you retired; or
- you die.

For information about how to apply for a disability retirement benefit, see page 46.

Calculating the Service-Related Disability Retirement Benefit

Your disability retirement benefit is based on your base pay at the time you retire and the percentage of your disability, which is determined by the Retirement and Relief Board.

The formula is 70% of base pay multiplied by the percentage of your disability.

Formula for Calculating the Service-Related Disability Retirement Benefit

Formula for Calculating the Service-Related Disability Retirement Benefit					
70%	X	base pay	X	percentage of your disability	= annual retirement benefit
minimum benefit—40% of base pay received at the time of disability retirement					

FOR EXAMPLE:

Adam is injured in the line of duty at age 38. His base pay is \$50,000 at the time of retirement. The Retirement and Relief Board determined that his degree of disability is 75%. $70\% \times \$50,000 \times 75\% = \$26,250$. Adam's annual disability retirement benefit would be \$26,250. The minimum benefit for a service-related disability retirement benefit is 40% of the base pay that was earned at the time of the disability. In the example above, the minimum benefit is 40% of \$50,000 or \$20,000. Since \$26,250 is more than 40% of Adam's base pay, he will receive a disability retirement benefit of \$26,250 per year.

Aggravation of Illness or Injury

You may retire and receive a disability retirement benefit based on the aggravation of an illness if the illness originally occurred in the line of duty and was reported to the Police and Fire Clinic (PFC) within 30 days after it was first diagnosed.

If your injury originally occurred in the line of duty and was later aggravated in the line of duty, you must report it to the PFC within seven days after you incurred the injury or within seven days after you are physically able to report it. These reports must include medical proof of the condition.

You will receive the same benefits as you would if you had retired from an illness or injury that you sustained in the line of duty.

Non-Service-Related Disability Retirement Benefit

If you are disabled as a result of a non-service-related injury or illness before you are eligible to retire, you may qualify for a disability retirement benefit. To be eligible you must have:

- five or more years of police or fire service when your disability determination is made; and
- a physical or mental disability that prevents you from working with your department.

The Retirement and Relief Board makes the decision about whether or not you are eligible for a non-service-related disability retirement benefit. If the Retirement and Relief Board determines that you are eligible, you will receive a disability retirement benefit starting when you retire and continuing until the earliest of the following events:

- you recover from your disability before reaching age 50;
- you earn a salary comparable to the current rate of salary for a person that holds the position you held (as a police officer or firefighter) at the time you retired; or
- you die.

Lump-Sum Refund

If you do not have five years of police/fire service at the time of a non-service-related disability, you will receive a lump-sum refund of the contributions you made to the retirement fund when you leave the police force or fire department. See "If You Leave the Police Force or Fire Department" on page 9.

Calculating the Non-Service-Related Disability Retirement Benefit

Your disability retirement benefit is based on:

- your base pay at the time you retire multiplied by 70%; and
- the percentage of disability as determined by the Retirement and Relief Board.

The formula is 70% of base pay multiplied by the percentage of your disability.

Formula for Calculating the Non-Service-Related Disability Retirement Benefit

Formula for the Non-Service-Related Disability Retirement Benefit					
70%	X	base pay	X	percentage of your disability	= annual retirement benefit
minimum benefit—30% of base pay					

Contacting the PFC

To report an aggravation of an illness or injury to the PFC, call 202-269-7400.

What is the current earnings limit?

The current earnings limit is the current annual salary for the position you held immediately before you retired or the entry level salary for active members divided by .7, whichever is greater.

FOR EXAMPLE:

Bob becomes disabled after a non-service-related accident. He has 12 years of service and his base pay is \$38,000. The Retirement and Relief Board determined that his degree of disability is 40%. $70\% \times \$38,000 \times 40\% = \$10,640$. Based on the formula, the benefit would be \$10,640. However, the minimum disability retirement benefit for a non-service-related disability is 30% of base pay. In this example, 30% of \$38,000 is \$11,400. Since \$10,640 is less than 30% of Bob's base pay, he will receive a disability benefit of \$11,400 per year.

Earnings Limit on Disabled Members Who Return to Work

If you work while you're receiving a disability retirement benefit and your income in any calendar year is more than a certain amount (described below), your disability retirement benefit may be reduced. The Mayor may require you to provide a notarized statement within a specified deadline about any income you receive from wages and/or self-employment.

NOTE: Your benefit payments will stop until you submit the required information. If you knowingly submit false information, your right to a disability benefit may be forfeited.

The relationship between the earnings limit and your retirement benefit determines whether or not your retirement benefit will be reduced.

If your income is more than the difference between 70% of the "current earnings limit" and your disability retirement benefit, your benefit will be reduced by \$.50 for each \$1 of income you receive during the year that is more than the difference.

Formula for Reduction

Formula for Reduction							
70%	X	earnings limit	X	retirement salary	=	difference	
earnings	-	difference	=	excess	X	50%	= reduction

FOR EXAMPLE:

Douglas retired with a disability retirement benefit of \$20,000 per year. Last year, he earned \$15,000 through self-employment. The current earnings limit is \$47,000. $70\% \times \$47,000 = \$32,900 - \$20,000 = \$12,900$. $\$15,000 - \$12,900 = \$2,100 \times .5 = \$1,050$. Therefore, Douglas's retirement benefit of \$20,000 per year would be reduced by \$1,050 to \$18,950.

In addition, if your income is more than the difference between 100% of the current earnings limit and your disability retirement benefit (not including the above reduction), your benefit will be reduced by \$0.20 for each \$1 of the income you receive that exceeds the limit.

The reductions begin after the end of the calendar year and are equally divided over 12 consecutive months.

If the Mayor determines that your income has decreased significantly during the period in which the reduction would occur, the Mayor may authorize a smaller reduction. The Mayor may also completely stop the reductions.

Recovery From Disability

If you recover from your disability before your 50th birthday, you may apply to be reinstated. You will be reinstated in an available position that's the same or nearest equivalent to your grade and salary at the time you separated. Your disability retirement benefit payments will stop at the earliest of the following:

- when you return to work in the department from which you retired;
- 45 days after the date of a medical exam that shows you've recovered from your disability; or
- when you refuse to accept an offer of reemployment at the same grade or rank that you held at the time you retired.

Increases to Your Retirement Benefit

This chapter applies to Tier 2 and 3 members (hired by the D.C. police force or fire department **on or after** February 15, 1980).

Your retirement benefit and the benefits paid to your survivor (if applicable) will be increased periodically. These increases are payable in April. Here's how increases are figured:

Cost of Living Adjustments (COLAs)

If you retire on or after February 15, 1980, your retirement benefit is adjusted once a year to reflect increases in the cost of living, if any. On the first day of each year, the Mayor determines the percentage of change in the Consumer Price Index (CPI) for the previous year. The determination is based on the difference between the price index published for December of the preceding year and the price index published for December of the second preceding year. Where the determination indicates a rise in the price index, the increase in your retirement benefit is calculated as follows:

- If your retirement is effective on or before March 1 of the preceding year, the percentage of change (computed by the Mayor as described above), is adjusted to the nearest 1/10 of 1%.

FOR EXAMPLE:

The published CPI was 168.3 for December 1999. The published CPI was 174.0 for December 2000. The percentage change equals $(174.0 - 168.3)$ divided by 168.3 = 3.39%, which rounds to 3.4%. The full March 1, 2001 COLA (payable to persons retired on or before March 1, 2000) was 3.4%.

- If your retirement begins after March 1 of the preceding year, any increase will be based on the percentage of the year you received benefits before the increase. For each month you receive 1/12th of the percentage change in the price index for the preceding year. So, the calculation is 1/12th multiplied by the number of months (including partial months, but not more than 12) you received the benefit before the increase took effect, adjusted to the nearest 1/10th of 1%.

FOR EXAMPLE:

Joe retired in June 2000. Joe's COLA in March 2001 would be 9/12ths of the full COLA. That's because he starts receiving his benefit in June, nine months ahead of the effective date of the COLA, March 1, 2001. The calculation is 3.4% (the calculated CPI) times $9/12 = 2.55\%$. Rounded to the nearest 1/10 of 1% provides Joe with a benefit increase of 2.6%.

Survivor Benefits

Eligibility for a Survivor Benefit

Eligibility for Your Surviving Spouse

In order for your spouse to receive a survivor benefit from this plan:

- if you die in active duty, you and your spouse must be married to each other while you were a member of the D.C. police force or fire department; or
- if you die while retired, you and your spouse must be married to each other for at least one year immediately before your death; or
- your spouse must be the parent of your child.

Eligibility for Your Children

Your children are eligible for a survivor benefit if they meet the plan's definition of "**eligible children**." The plan considers eligible children your unmarried children (including your adopted children, stepchildren or recognized natural children) who are:

- under 18 years old;
- between the ages of 18 and 22 if they are **full-time students**; or
- any age and incapable of self-support because of a physical or mental disability incurred before age 18.

If You Die Before You Retire

If you die before you retire, your eligible survivors will receive a benefit from this plan. The amount of the survivor benefit depends on whether or not you die in the line of duty after December 29, 1993.

Survivor Benefits At-A-Glance

- If you die in the line of duty, your **surviving spouse** is entitled to a monthly survivor benefit equal to 100% of your salary at the time of your death for the rest of his or her lifetime (unless he or she remarries before reaching age 60). This provision is effective as of December 29, 1993.
- If you die in the line of duty, your **eligible survivor(s)** may receive a lump-sum payment of \$50,000 if you provided at least half of the survivor's support. This single payment is made in addition to the monthly survivor benefit for your surviving spouse.
- If you die before you retire—but not in the line of duty—your spouse and/or eligible children may receive a monthly benefit from this plan.
- If you have no surviving spouse when you die, the annual benefit payable to your eligible children will be 75% of your average base pay at the time of your death, divided equally among the number of eligible children.
- Benefits for your survivors may be increased annually by cost of living adjustments.

If You Die in the Line of Duty

Surviving Spouse Monthly Benefit

Effective December 29, 1993, if you die in the line of duty, your surviving spouse is entitled to a monthly survivor benefit equal to 100% of your salary at the time of your death. If your spouse is also entitled to the lump-sum benefit (described below), your spouse will receive both.

Your surviving children are not eligible for a benefit while the surviving spouse benefit is being paid.

Lump-Sum Benefit

If you die in the line of duty, the retirement plan pays a \$50,000 lump-sum benefit to your eligible family members who relied on you for at least half of their financial support.

If your spouse or eligible child(ren) do not survive you, or if they did not rely on you for at least half of their financial support, the lump-sum payment will be paid to your parent(s) or your sibling(s), as long as you were responsible for at least half of their financial support.

This lump-sum amount will be divided equally among your survivors if more than one person is eligible for this benefit.

For members who died in the line of duty before December 29, 1993, the plan automatically provides a survivor benefit to certain family members. The benefit is the same as those listed on page 42 for members who die while in active duty, but not in the line of duty.

If Your Death Does Not Occur in the Line of Duty

If your death does not occur in the line of duty (or, if it occurred in the line of duty prior to December 29, 1993), the plan will automatically provide a survivor benefit to certain family members.

Automatic Surviving Spouse Benefit

Your spouse will receive an automatic survivor benefit if your death does not occur in the line of duty. The amount of the benefit is the greater of:

- 40% of your average base pay at the time of your death; or
- 40% of the salary that is in effect for Step 6 of Salary Class 1 of the D.C. Police and Firemen's Salary Act, as long as the benefit is not more than the current rate of pay for the position you held immediately before you died.

Benefit for Eligible Children

Your eligible child(ren) may receive a survivor benefit if your death does not occur in the line of duty.

If you are married at the time of your death, each eligible child's annual benefit is the lesser of:

- 60% of your average base pay*,
- \$2,918*; or
- \$8,754*, divided by the number of eligible children.

*Your child's survivor benefits may be increased each year by cost of living adjustments (COLAs). For more information about COLAs, please see page 38.

Surviving Eligible Children Only

If you have no surviving spouse when you die, the annual benefit payable to your children will be 75% of your average base pay at the time of your death, divided by the number of eligible children.

If You Die After You Retire

If you die after you retire, your eligible survivors will automatically receive a benefit from this plan. If you'd like, you can choose to receive a reduced retirement benefit so that when you die, your survivors will receive an additional monthly benefit from this plan.

Survivor Benefits At-A-Glance

- If you die after you retire, your spouse and/or eligible children may receive an automatic monthly benefit.
- When you retire, you can elect to reduce the monthly amount of your retirement benefit so that an additional benefit can be paid to your surviving spouse or eligible child when you die.
- Benefits for your survivors may be increased annually by cost of living adjustments.

Automatic Monthly Survivor Benefit

The plan will automatically provide a survivor benefit to certain family members if you die after you retire.

Automatic Survivor Benefit for Your Spouse

The plan provides an automatic monthly benefit for your spouse if you die after you retire. Your spouse's benefit is the greater of:

- 40% of your **adjusted average base pay**;^{*} or
- 40% of the salary that is in effect for Step 6 of Salary Class 1 of the D.C. Police and Firemen's Salary Act at the time of your death as long as the benefit is not more than the current rate of pay when you retired.

^{*}Your adjusted average base pay is your average base pay increased by the percentage increase in the Consumer Price Index between the month in which you retire and the month immediately before you die. If you were hired on or after November 10, 1996, the increase by statute can be no more than 3% per year.

Automatic Survivor Benefit for Your Eligible Children

Your eligible child(ren) may receive a survivor benefit if you die after you retire.

If you are married at the time of your death, each eligible child's annual benefit is the lesser of:

- 60% of your average base pay^{*},
- \$2,918^{*}; or
- \$8,754^{*}, divided by the number of eligible children.

^{*}Your child's survivor benefits are increased each year by cost of living adjustments (COLAs). See "Cost of Living Adjustments" on page 38 for more information.

Surviving Eligible Children Only

If you have no surviving spouse when you die, your eligible child(ren) will receive 75% of your average base pay at the time of your death, divided by the number of eligible children. The average base pay is adjusted for cost of living increases based on the Consumer Price Index, divided by the number of eligible children.

Additional Survivor Benefit

When you retire, you can choose to reduce the amount of your monthly retirement benefit so that an additional benefit can be paid to your surviving spouse or eligible child when you die. This additional benefit is optional. If you choose it, this annual benefit will be paid in addition to the automatic survivor benefit. This additional benefit is subject to all other conditions that apply to the automatic survivor benefit. Certain requirements apply for electing this benefit.

How Your Benefit Provides an Additional Survivor Benefit

When you retire, you can elect to reduce the monthly amount of your retirement benefit by 10% so that a benefit can be paid to your surviving spouse or eligible child when you die. When you die, the amount of the reduction will be added to your survivor benefit.

The additional survivor benefit is also reduced based on the age difference between you and your survivor. That's because, based on average life expectancy, the younger your survivor is, the longer the additional survivor benefit will be paid. The additional survivor benefit will be reduced by 5% for each full five years your survivor is younger than you are. So, if you are providing an additional benefit for a child that is 25 years younger than you are, the reduction would be 25%, 5% for each five years in your difference in age. Note that there is a limit on the reduction in the additional survivor benefit. Regardless of the age difference between the member and the survivor, the reduction will not be more than 40%.

FOR EXAMPLE:

Brian's retirement benefit is calculated at \$20,000 per year. At retirement, he chooses the additional survivor benefit for his wife, who is 7 years younger than he is. Brian's retirement benefit is then reduced by 10% or \$2,000 ($\$20,000 \times .10 = \$2,000$). When Brian dies, his wife will receive the amount that was deducted from Brian's retirement benefit, less the reduction in for their age difference. Since Brian's wife is five full years younger than he is, (but less than ten years), the survivor benefit of \$2,000 will be reduced by 5%. Brian's wife will receive \$1,900 per year, in addition to the automatic survivor benefit.

If Your Survivor Dies Before You Do

If you choose the additional survivor benefit and your survivor dies, your retirement benefit will be increased for future payments to the amount it would have been if you had not elected an additional survivor benefit.

Receiving Your Retirement Benefit

Applying for a Retirement Benefit

Applying for a Regular Retirement Benefit

You will not automatically begin receiving your benefit—you must apply for your benefit through your personnel office. Your personnel office will provide you with the forms you need to file your application.

Notify your department and file your application with the Police and Firefighters' Retirement and Relief Board at least 60 days before you plan to retire. This will allow time for processing your request. Return your completed forms, with any supporting material, to the Retirement and Relief Board (see page 58 for the address).

The Retirement and Relief Board will review your application and send it to the benefits administrator for final processing.

Your retirement benefit payments will start between 31 and 60 days after the receipt of the Board Order by the benefits administrator and will continue throughout your lifetime.

Applying for a Deferred Retirement Benefit

As long as you have at least five years of police/fire service, you may apply to receive a deferred retirement benefit. To apply for a deferred retirement benefit, contact your personnel office when you leave the police force or fire department. Your deferred retirement benefit is effective on the first day of the month that you turn 55 or the first day of the month after you leave the police force or fire department, whichever is later.

Note that if you leave the police force or fire department after you have at least five years of police/fire service, you do not have to apply for a deferred retirement benefit. Instead, you may request a lump-sum payment of the contributions you made to the retirement fund while you were a member of the police force or fire department.

Applying for a Disability Retirement Benefit

To apply for a disability retirement benefit, contact PFC through your department. You will be required to undergo a medical examination. After reviewing your case, the PFC will send a Summary Medical Report along with their findings to the Police and Firefighters' Retirement and Relief Board. The Board will determine whether you are eligible for a disability retirement benefit.

If You Were Hired Before February 15, 1980

If your disability is approved by the Retirement and Relief Board and the PFC, you can retire with a disability retirement benefit.

If you are receiving a disability retirement benefit and begin to work again, you must notify the Retirement and Relief Board. The Retirement and Relief Board will require you to have a medical exam to assess your disability. Certain limitations apply. See page 26 for more information.

You must undergo a medical exam at least once every 12 months while you are receiving a disability retirement benefit until you reach age 50. If you undergo a medical exam because you begin to work again, you cannot be required to submit to another exam for another 12 months.

If You Were Hired On or After February 15, 1980

You may retire with a disability retirement benefit after you have an evaluation by the PFC and the determination is approved by the Retirement and Relief Board.

The PFC must determine the percentage of the impairment and resulting disability and must report this to the Police and Firefighters' Retirement and Relief Board. The percentage of the impairment or disability may be re-determined at any time before you reach age 50.

Timetable to Apply for Benefits

What You Should Do:	When to Take Action:
Contact your department personnel office to make an appointment. Be sure to have an approximate retirement date in mind.	Six months before your anticipated retirement date
Request a retirement benefit estimate	Three to six months before your anticipated retirement date
File your application with the Police and Firefighters' Retirement and Relief Board	At least 60 days before you plan to retire
Receive your first benefit payment	31 to 60 days from the date the benefits administrator receives your Board Order

Applying for a Survivor Benefit

If you die, your survivor must notify the Retirement and Relief Board to receive a survivor benefit. The Retirement and Relief Board will send all the necessary forms to your survivor. These forms must be filled out and returned along with proof of eligibility and your death certificate.

Survivor Benefit for Your Spouse

Your spouse's benefit is effective on the first day of the month that you die. Payments continue throughout your spouse's lifetime, unless he or she remarries before reaching age 60. Your spouse's payments may begin again if his or her marriage ends because of death, annulment or divorce.

Survivor Benefit for Your Children

The survivor benefit for eligible children is effective on the first day of the month during which you die. For example, if you die in mid-September, your child's first payment will be retroactive to September 1. Payments end when the first of the following occurs:

- the child reaches 18;
- the child marries; or
- the child dies.

If your child is a full-time student, your child and the academic institution must complete a Student Certification Form, available from the benefits administrator, every semester. Your child will continue to receive a benefit until he or she turns 22, is no longer in school full-time, marries, or dies—whichever occurs first. A student who turns 22 after July 1st of a calendar year is considered 22 years old on July 30 of the year following the child's 22nd birthday.

Payment to an unmarried child who is incapable of self-support because of a mental or physical disability that occurred before age 18 will end when he or she marries, recovers from the disability, or dies—whichever occurs first.

Applying for an Additional Survivor Benefit

If you would like to provide the additional survivor benefit, you must make that decision at the time that you retire under a regular or disability retirement. If you have left the police force or fire department and you are entitled to a deferred retirement benefit, you may elect a survivor benefit (described on page 44) when your deferred retirement benefit begins.

Your election must be in writing and you must name a beneficiary. Your only beneficiary choices for a survivor benefit are your spouse or one of your eligible children.

Continuing Your Health Insurance and Life Insurance Coverage

If you have had at least five years of continuous health and life insurance* coverage before you retire, you may continue your coverage for health benefits and life insurance benefits when you retire. Your surviving spouse may also be able to continue health benefits under certain circumstances when you die. For information, contact one of the following offices:

- If you were hired prior to October 1, 1987, contact the Office of Personnel Management (OPM) Retirement Information Office for questions about health and life insurance at 724-794-2005.
- If you were hired after October 1, 1987 and you haven't retired, contact the Benefits and Compensation Office of the District of Columbia's Office of Personnel at 202-442-9700.
- If you are a retiree and you were hired after October 1, 1987, contact OPRS at 202-727-5851.

Life Insurance Beneficiary

For information or to change your life insurance beneficiary, contact one of the following offices:

- If you are an active member and you were hired prior to October 1, 1987, your beneficiary is on file at your personnel office. To change your beneficiary, police officers should contact D.C. Metropolitan Police Personnel Office at 202-727-4286 and firefighters should contact the D.C. Metropolitan Firefighter Personnel Office at 202-673-3335.
- If you are a retired member and you were hired prior to October 1, 1987, your beneficiary designation is on file at the Office of Personnel Management (OPM). You may contact OPM at 724-794-2005.
- If you are an active member and you were hired after October 1, 1987, your beneficiary designation is on file at the Benefits and Compensation Office of the District of Columbia's Office of Personnel at 202-442-9700.
- If you are a retired member and you were hired after October 1, 1987, your beneficiary designation is on file at OPRS. You may contact OPRS at 202-727-5851.

*Any information on health or life insurance is for informational purposes only. Neither the Treasury Department nor the District of Columbia Retirement Board has responsibility or authority to administer your health or life insurance benefits. See the Contact Information on page 58 for more information.

How Your Retirement Benefit Is Paid

Once your application for a retirement benefit has been accepted and sent to the benefits administrator, it will take between 31 and 60 days to receive your first monthly payment. If you received your salary by direct deposit, your retirement benefit payments will also be made through direct deposit to the same financial institution.

Your first benefit payment is made on the first business day of the first month after you become entitled to a retirement benefit. Payments continue until your death.

Checks are dated the first business day of the month and are mailed so that you receive them shortly after that. Payments made through direct deposit are deposited on the first business day of the month with the money immediately available.

Changing your direct deposit information

Contact the benefits

administrator for a

"Change of Direct

Deposit" form.

Complete and sign the

form and mail it to the

benefits administrator.

You may need to

contact your bank for

information. For the

address, phone and

fax number of the

benefits administrator,

see page 58.

If Your Claim for a Retirement Benefit is Denied

If all or part of your claim is denied, you will receive a written notice stating the reasons for the denial and an explanation of the steps you can take for a review. You have the right to appeal the denial. The appeal procedure depends on whether benefits were earned on or before June 30, 1997 (Federal benefit), or after (District benefit), and whether it's a disability retirement benefit or a regular retirement benefit. If your benefits were earned both before and after June 30, 1997, both appeals processes apply.

Benefits Earned On or Before June 30, 1997

If your claim for retirement benefits earned on or before June 30, 1997 is denied, in whole or in part, you will receive a written notice of the denial. The notice must advise you of your right to request a review of the denial and the time limits for doing so. You must submit your request in writing to the benefits administrator within 60 days after the date of the denial. Your request must include the following information:

- your name;
- your address;
- your date of birth;
- your claim number, if applicable; and
- the basis for your application to be considered again.

If the benefits administrator denies your request for reconsideration, the decision must:

- be presented in writing;
- provide the specific reasons for the denial; and
- notify you of your right to appeal the decision to the Treasury Department by filing an appeal within 60 calendar days after the date of the reconsideration decision.

An appeal to the Treasury Department must be in writing, include your name, address, date of birth and claim number, if applicable, and state the basis for the appeal.

The Treasury Department's final decision on appeal must be in writing, must fully set forth the Department's findings and conclusions on the appeal, and must notify you of the right to judicial review of the decision.

Judicial Review

An individual whose claim has been denied in whole or in part by the Treasury Department may file a civil action in the United States District Court for the District of Columbia. The action must be filed within 180 days after the date of the Treasury Department's final decision.

Benefits Earned After June 30, 1997

If your claim for retirement benefits earned after June 30, 1997 is denied in whole or in part, you will receive a written notice of the denial from the District of Columbia within a reasonable time after you file your claim, generally 90 days. The notice of denial will include:

- the specific reasons for the denial;
- the provisions of the applicable statute, regulations or fund procedures on which the denial is based; and
- an explanation of the steps you can take to submit a claim for review.

You have the right to a full and fair review of a claim that has been denied. This includes the right to review relevant documents. To obtain a review, you must submit a written request to the Mayor within 60 days after the denial, stating the basis for your request. The Mayor has 90 days to decide but may take as long as 120 days if notice is provided to the claimant. The decision on review must be in writing, include specific reasons for the denial and provide references to the laws, regulations or procedures on which the denial is based.

Judicial Review

You have the right to file an action in the District of Columbia Court of Appeals to obtain a review of the final decision on your request for review.

Disability Retirement Benefits Reviewed by the Police and Firefighters' Retirement and Relief Board

If your claim for disability retirement benefits is denied in whole or in part by the Police and Firefighters' Retirement and Relief Board, you have the right to seek reconsideration of the decision. To do so, you must file a written petition for review with the Board within 15 days after you receive the Board's decision.

The petition must state briefly and specifically why you think the decision is wrong and what you want the Board to award you, and the basis for your position. If your petition is based in whole or in part on new information, you must also submit a statement indicating that you could not have known or discovered the new matter before filing your original claim.

The Retirement and Relief Board will normally grant or deny your petition for review within 15 days after you file the petition. You will receive a copy of the Retirement and Relief Board's final decision and order. The decision will include their findings of fact and conclusions of law.

Once you have exhausted your administrative remedies by initiating the review process described above, you may file suit in the D.C. Court of Appeals.

Administrative Information

The Retirement Program for District of Columbia Police Officers and Firefighters is administered by both the District of Columbia and the Treasury Department under Title XI of the Balanced Budget Act of 1997, Pub. L. 105-33, as amended.

Under the Balanced Budget Act of 1997 (the "Act") the Secretary of the Treasury is required to assume certain responsibilities for the District of Columbia retirement system, including funding and making certain benefit payments. The Treasury Department's Office of D.C. Pensions administers the Secretary's responsibilities under the Act. The Federal government, through the Office of D.C. Pensions, is responsible for paying police officers' and firefighters' benefits attributable to employment through June 30, 1997.

The District of Columbia is responsible for paying benefits from employment after June 30, 1997. The District continues to perform Treasury's benefits administration responsibilities based on a Memorandum of Understanding among the District of Columbia, the Treasury Department, and the District of Columbia Retirement Board.

The current benefits administrator for both the District Retirement Fund and Federal Retirement Fund is the Office of Pay and Retirement Services (OPRS).

A Little History About the Retirement Fund

	The District Retirement Fund After June 30, 1997	The Federal Retirement Fund Before July 1, 1997
Retirement Benefit Payments	For your police/fire service after June 30, 1997, your retirement benefit is paid from the District Retirement Fund.	For your police/fire service before July 1, 1997, your retirement benefit is paid from the Federal Retirement Fund.
Employee Contributions and Service Deposits	Your contributions and service deposits go into the District Retirement Fund.	Your contributions and service deposits made before July 1, 1997 went into the Federal Retirement Fund.
Retirement Plan Funding	The D.C. Government makes contributions into the District Retirement Fund.	The D.C. and the Federal governments made contributions into the Fund prior to October 1, 1997. The Treasury Department makes contributions into the Federal Retirement Fund starting October 1, 1997.

The Retirement Board

The District of Columbia Retirement Reform Act created the District of Columbia Retirement Board (DCRB) as an independent agency with exclusive authority and discretion to manage and control the retirement funds for District teachers, police officers and firefighters. Retirement fund assets managed by the DCRB are used to pay benefits earned after June 30, 1997. The DCRB has 12 members:

- six elected members—one retired and one active representative from the D.C. Police Force, the D.C. Fire Department and the Public Day School System of the District of Columbia;
- three appointed by the District of Columbia Council;
- three appointed by the Mayor; and
- a non-voting ex officio member.

The names of the District of Columbia Retirement Board members as of July 1, 2002 are on the inside front cover of this booklet.

Other departments of the District of Columbia Government determine benefit eligibility, benefit amounts and resolve benefit disputes:

- The Police and Firefighters' Retirement and Relief Board makes findings of fact, conclusion of law and decisions regarding retirement, involuntary separation, survivor benefits, eligibility for a disability retirement benefit and annual medical and income reviews.
- The Office of Pay and Retirement Services (OPRS) within the D.C. Office of the Chief Financial Officer receives certified applications for retirement benefits from the Retirement and Relief Board and carries out the day-to-day processing of retirement benefits.

Temporary Amendments

The D.C. Council and Congress have, from time to time, enacted legislation modifying retirement benefits on a temporary basis. These legislative changes provided eligibility windows that expired after specifically defined periods. Past legislative enactments have provided, for example, such temporary benefit changes as early-out retirements. For information about temporary changes you should contact your personnel office.

Frequently Asked Questions

1. Who should I call if I have a question about my retirement plan?

If you are an active police officer or firefighter, you should contact your personnel office. The personnel office for police officers is 202-727-4286 and for firefighters is 202-673-3335.

If you are a retiree, you should contact the benefits administrator, the Office of Pay and Retirement Services (OPRS), at 202-727-5851 from 8:00 AM to 4:30 PM ET, Monday through Friday. The fax number is 202-724-2143. The address is:

OPRS

410 E Street, N.W.

Suite 200

Washington, D.C. 20001-2725

2. How much do I have to pay for my retirement benefit?

While you're an active employee, you contribute based on the statutes:

- 7% of your base pay each year if you were hired before November 10, 1996; or
- 8% of your base pay if you were hired on or after November 10, 1996.

3. How much do I have to pay if I want an additional survivor benefit for my spouse and/or eligible children?

When you retire, you will have the option to elect a reduced retirement benefit so that your surviving spouse or eligible child may receive an additional benefit when you die. Your retirement benefit is reduced by 10% to provide this benefit. See page 44 for more information.

4. How is my retirement benefit calculated?

Your average base pay or base pay and your total service are used to determine your regular retirement benefit. The formula that is used depends on when you were hired. See pages 20 and 30 for more information.

5. What is creditable service?

Creditable service is earned for certain periods of work (such as certain types of civilian service and military service) outside of the police force or fire department. Creditable service is not a factor in determining your eligibility to retire. However, it is incorporated into the retirement calculation and may increase your final retirement benefit amount. You may be required to purchase the creditable service. See page 15 for more information.

6. Am I eligible to retire?

To discuss your eligibility for retirement, you should contact your personnel office staff to make an appointment.

7. Can I get an estimate of my retirement benefit?

Yes. Contact your personnel office to receive an estimate of your retirement benefit.

8. Can I have my benefit payments directly deposited into my bank account?

Yes. Contact the benefits administrator for a direct deposit form. Complete and sign the form, and return it to the benefits administrator.

9. When will I receive my first benefit payment?

It usually takes between 31 and 60 days after your certified Board Order from the Retirement and Relief Board reaches the benefits administrator before you will receive your first payment. Checks (or direct deposits) are sent monthly.

10. Can I continue my health and life insurance benefits when I retire?

Yes, if you have had five years of continuous life and health insurance coverage immediately prior to your retirement and you continue to pay the premiums. For information, contact one of the following offices:

- If you were hired prior to October 1, 1987, contact the Office of Personnel Management (OPM) Retirement Information Office for questions about health and life insurance at 724-794-2005.
- If you were hired after October 1, 1987 and you haven't retired, contact the Benefits and Compensation Office of the District of Columbia's Office of Personnel at 202-442-9700.
- If you are a retiree and you were hired after October 1, 1987, contact OPRS at 202-727-5851.

11. Will I receive a cost of living or equalization increase?

Yes. The amount varies based on when you retire. If you retired on or after February 15, 1980, you will receive a cost of living increase. The amount is based on a Consumer Price Index, but by statute cannot exceed 3% per year for employees hired after November 10, 1996. Annual increases are reflected in your April 1 retirement benefit payment. If you retired before February 15, 1980, you will receive an equalization pay increase, which is an increase in pay that you would have received if you had continued working in active duty. If you receive equalization pay, you will not receive a cost of living adjustment.

12. Who is my beneficiary for my life insurance?

For information or to change your life insurance beneficiary, contact one of the following offices:

- If you are an active member and you were hired prior to October 1, 1987, your beneficiary is on file at your personnel office. To change your beneficiary, police officers should contact D.C. Metropolitan Police Personnel Office at 202-727-4286 and firefighters should contact the D.C. Metropolitan Firefighter Personnel Office at 202-673-3335.
- If you are a retired member and you were hired prior to October 1, 1987, your beneficiary designation is on file at the Office of Personnel Management (OPM). You may contact OPM at 724-794-2005.
- If you are an active member and you were hired after October 1, 1987, your beneficiary designation is on file at the Benefits and Compensation Office of the District of Columbia's Office of Personnel at 202-442-9700.
- If you are a retired member and you were hired after October 1, 1987, your beneficiary designation is on file at OPRS. You may contact OPRS at 202-727-5851.

Frequently Asked Questions for Survivors

13. Where do I report a death?

Contact the benefits administrator and the Retirement and Relief Board. The Retirement and Relief Board will provide you with the necessary forms and information needed for you to receive your survivor benefit. The benefits administrator will send you a checklist that identifies all the forms required to receive a survivor benefit.

14. How do I receive my survivor benefit?

The benefits administrator will calculate your survivor benefit and place you in a pay status. However, any and all payments that are received after the retiree's date of death must be returned to the benefits administrator before you can receive payments of your own.

15. What is the amount of my survivor benefit?

- If the member dies in the line of duty after December 29, 1993, the survivor benefit is equal to 100% of the member's salary at the time of his or her death for the rest of the survivor's lifetime (unless he or she marries before reaching age 60).
- If the member dies before retirement, the survivor receives 40% of the member's average base pay at the time of death or 40% of a current Step 6 of Salary Class 1, with some limitations. See page 42 for more information.
- If the member dies after retirement, survivors receive 40% of the retiree's adjusted average base pay or 40% of a current Step 6 of Salary Class 1, with some limitations. See page 43 for more information.
- The survivor may also receive an additional benefit, roughly 10% of the member's benefit, if the member chose that option at retirement. See page 44 for more information.

16. How long can a surviving spouse receive the survivor benefit?

A surviving spouse is eligible to receive a survivor benefit for his or her lifetime unless he or she remarries before reaching age 60. Surviving spouse benefit payments start again if the new marriage ends because of annulment, divorce or death.

17. How long can a child survivor receive a survivor benefit?

A child survivor will receive a survivor benefit until the earliest of the following occurs:

- the child dies;
- the child marries; or
- the child turns 18, or if a full-time student, age 22 or 23, depending on date of birth.

If the child is a full-time student, the child and the academic institution must complete a Student Certification Form, available from the benefits administrator, every semester. If the student remains in school, he or she can continue to receive a benefit up to the age of 22.

Payments to an unmarried child who is incapable of self-support because of a mental or physical disability that occurred before age 18 will end when he or she marries, recovers from the disability, or dies—whichever occurs first.

Contact Information

The benefits administrator is available to answer your questions Monday through Friday from 8:00 AM to 4:30 PM ET. Below are some other phone numbers and addresses for more specific information.

Contact		Address/Phone
D.C. Office of Pay and Retirement Services (OPRS)/Office of the Chief Financial Officer	For retirees: For questions about your plan or for reconsideration of a benefit calculation	Office of the Chief Financial Officer Office of Pay and Retirement Services 410 E Street, N.W., Suite 200 Washington, D.C. 20001-2725 202-727-5851 or 1-800-638-6182 Fax: 202-724-2143
Police and Firefighters' Retirement and Relief Board	Contact in cases of divorce, death, retirement and disability.	Office of Compensation and Benefits 441 4th Street, N.W., Room 330S Washington, D.C. 20001 202-442-9655
The District of Columbia Retirement Board (DCRB)	For questions about the investments of the Retirement Trust Fund or to receive a copy of the Summary Plan Description.	The District of Columbia Retirement Board 1400 L Street, N.W. Suite 300 Washington, D.C. 20005 202-535-1271 Fax: 202-535-1414
Office of D.C. Pensions Department of the Treasury	To appeal a denial of a request for reconsideration of benefits	Office of D.C. Pensions Department of the Treasury Metropolitan Square, 6th Floor 1500 Pennsylvania Avenue, N.W. Washington, D.C. 20220 202-622-0800
The District of Columbia's Office of Personnel	For active members hired after October 1, 1987, for information about health and life insurance and beneficiary designations	Servicing Personnel Office (SPO #3) One Judiciary Square 441 4th Street, N.W., Room 340N Washington, D.C. 20001 202-442-9700
Office of the Fire Chief		D.C. Fire Department 1923 Vermont Avenue, N.W. Room 201 Washington, D.C. 20005 202-673-3320
Metropolitan Police Force		Metropolitan Police Force 300 Indiana Avenue, N.W. Room 5080 Washington, D.C. 20001 202-727-4218

Contact		Address/Phone
Police and Fire Clinic (PFC)	To report a disability or aggravation of an illness or injury	Police and Fire Clinic 920 Varum Street, N.E. Washington, D.C. 20017 202-269-7400
D.C. Metropolitan Police Personnel Office	For active police officers and firefighters: • To apply for retirement benefits • For information about direct deposit of benefit payments	202-727-4286
D.C. Metropolitan Firefighter Personnel Office		202-673-3335
Office of Personnel Management (OPM)	For forms and for information about health and life insurance. For retirees hired before October 1, 1987, to designate a beneficiary	The U.S. Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017-0001 724-794-2005 www.opm.gov
Firefighters' Federal Credit Union		202-635-0118
Internal Affairs		202-727-4385
Police Federal Credit Union		202-727-4262
The Fraternal Order of Police	Collective Bargaining Agreement Information	Metropolitan Police Labor Committee 1524 Pennsylvania Ave. S.E. Washington, D.C. 20003 202-548-8300
D.C. Firefighters' Association	Collective Bargaining Agreement Information	D.C. Firefighters' Association 2120 Bladensburg Road N.E., Room 210 Washington, D.C. 20018 202-635-8500

Glossary of Terms

Glossary of Terms

Active Duty You are considered in “active duty” while you are working (not retired from) for the D.C. police force or fire department.

Adjusted Average Base Pay means the average base pay increased by the percentage increase (adjusted to the nearest one tenth of 1 percent) in the Consumer Price Index for all Urban Consumers, published by the Bureau of Labor Statistics, between the month in which the member retires and the month immediately prior to the month he or she dies. For members hired on or after November 10, 1996, by statute the increase will not be more than 3% per year.

Average Base Pay For members hired before February 15, 1980, average base pay is the average of your highest base pay during 12 consecutive months as a D.C. police officer or firefighter. For members hired on or after February 15, 1980, average base pay is the average of your highest base pay as a D.C. police officer or firefighter for 36 consecutive months. If you were earning at different rates of pay during those 12 or 36 months, each rate will be calculated based on the length of time it was in effect.

Base Pay means regular salary established by law or regulation, including any differential for special occupational assignment, but not including overtime, holiday or military pay. Longevity pay is included in base pay if the member has at least 25 years of active duty.

Beneficiary refers to the person or persons you designate in a signed and witnessed statement that will be eligible to receive a lump-sum payment from this plan equal to:

- the amount you contributed to the plan, if you die before you retire and you do not have an eligible survivor; or
- the difference between the total amount that has already been paid to you and the amount you contributed to the plan, if you die after you retire and you do not have an eligible survivor.

Creditable Service means certain civilian, military, and other government service that meets the conditions necessary to receive service credit. You may be required to purchase this service before receiving credit for it.

Disabled/Disability means disabled for useful and efficient service in the grade or class of position last occupied because of illness or injury, not due to “vicious habits” or intemperance as determined by the Police and Fire Clinic (PFC), or willful misconduct as determined by the Mayor.

For members hired on or after February 15, 1980, “disability” means any actual or presumed reduction in or absence of ability to engage in gainful activity that is caused, in whole or in part, by impairment.

District Benefit Payment means that part of a retirement benefit based on service after June 30, 1997. The Government of the District of Columbia is responsible for these payments.

District Retirement Fund is the fund for your retirement benefits as of June 30, 1997. Your retirement benefit is paid from and your contributions are deposited into the District Retirement Fund. The Government of the District of Columbia makes contributions into the District Retirement Fund.

Eligible Child(ren) means an unmarried child, including:

- an adopted child (under age 18);
- a step-child or recognized natural child under age 18 years;
- a child between the ages of 18 and 22 who is a full-time student; and
- a physically or mentally disabled child regardless of age, who, because of a disability incurred before age 18, is incapable of self-support.

Federal Benefit Payment means that part of a retirement benefit based on service earned through June 30, 1997. The Treasury Department is responsible for these payments.

Federal Retirement Fund is the fund for your retirement benefits before June 30, 1997. Your retirement benefit is paid from and your contributions were deposited into the Federal Retirement Fund for your police/fire service before June 30, 1997. The Treasury Department makes contributions into the Federal Retirement Fund starting October 1, 1997.

Final Salary is the amount you received as salary in active duty immediately before retirement.

Former Spouse means a living person whose marriage to an employee or retiree has resulted in a divorce, annulment, or legal separation. For purposes of a survivor benefit a former spouse is also a person:

- who was married for at least nine months to an employee or retiree who performed at least 18 months of creditable service in a position covered by the Police and Firefighters' Retirement Plan; and
- whose marriage to the employee or retiree was terminated prior to the death of the employee or retiree.

Full Months are complete calendar months.

Full-Time Student means an unmarried child between the ages of 18 and 22 years who is regularly pursuing a full-time course of study or training in residence in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution. A student who turns 22 after July 1st of a calendar year is considered to have become 22 years of age on July 30 of following year.

Government Service means honorable active service in the United States Government, including Government owned or controlled corporations, Gallaudet University, and the Government of the District of Columbia, during which time retirement deductions, other than for Social Security, were made.

Lateral Law Enforcement Officer means any law enforcement officer listed below appointed to the Metropolitan Police Force as a lateral law enforcement officer after October 4, 2000, who is:

- a member of the Capitol Police;
- a member of the United States Park Police;
- a member of the Federal Protective Service;
- a member of the United States Secret Service Uniformed Division; or
- an employee, the duties of whose position are primarily the investigation, apprehension, or detention of individuals suspected or convicted of offenses against the criminal laws of the United States of America or any state of the United States of America, including the positions of county sheriff and municipal policeman; or
- a person who has performed in any capacity described above within 12 months of his or her appointment of Metropolitan Police Force at Class 1-Private.

Lump-Sum Payment means the total amount of deductions taken from a member's salary in the form of a refund to you.

Mayor means the Mayor of the District of Columbia or his designated agent or agents.

Member means any officer or member of the Metropolitan Police Force, or of the Fire Department of the District of Columbia.

Military Service means honorable active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States. It does not include service in the National Guard except when ordered to active duty in the service of the United States.

Police/Fire Service means service for each full year and additional full months worked for the Metropolitan Police Force or the D.C. Fire Department during which you contributed to the retirement fund. Police or fire service is used to determine when a person is eligible to retire, and is used, along with creditable service, to calculate benefits.

Qualified Domestic Relations Order (QDRO) means a qualifying court order issued by a court after March 15, 1989 that must state:

- that your former spouse is entitled to a survivor benefit or that you must provide a survivor benefit for your former spouse;
- your former spouse's share of your benefit as a fixed-dollar amount or a percentage or a fraction of a retirement benefit; and
- whether your former spouse should receive a payment directly from the Treasury Department (for benefits earned on or before June 30, 1997) or the District of Columbia (for benefits earned after June 30, 1997).

Retirement Benefit See District Retirement Benefit and Federal Retirement Benefit.

Surviving Spouse means the surviving husband or wife of a member or former member if he or she was married to the member or former member:

- while he or she was a member if the member dies during active duty; or
- for at least one year immediately preceding his or her death if the member dies during retirement; or
- he or she is the parent of a child by marriage.

Total Service means police/fire service plus creditable service.

